

Fill in this information to identify the case:

Debtor 1 Michelle Nicole Archie a/k/a Michelle Nicole Carelock
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: MIDDLE District of Pennsylvania
Case Number 1:16-02801 HWV (State)

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-Efc4 **Court Claim No. (if known):** 14

Last 4 digits of any number you use to identify the debtor's account: 9269

Property Address
3840 Durham Road
Number Street
Harrisburg, PA 17110
City State ZIP Code

Part 2: Prepetition Default Payments**Check one:**

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____

Part 3: Postpetition Mortgage Payment**Check one:**

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: **December 1, 2018**

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$0.00

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00

c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Debtor 1 Michelle Nicole Archie a/k/a Michelle Nicole Carelock
First name Middle Name Last name

Case number (if known) 1:16-02801 HWV

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Mario J. Hanyon, Esquire Date November 6, 2018
Signature

Print Mario J. Hanyon, Esq., Id. No.203993 Title Attorney for Plaintiff
First Name Middle Name Last Name

Company Phelan Hallinan Diamond & Jones, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza
Number Street

Philadelphia, PA 19103
City State ZIP Code

Contact Phone 215-563-7000 Email mario.hanyon@phelanhallinan.com

IN RE:	:	
Michelle Nicole Archie a/k/a Michelle Nicole	:	BK. No. 1:16-02801 HWV
Carelock	:	
Debtors	:	
	:	Chapter No. 13
U.S. Bank National Association, as Trustee for	:	
Residential Asset Mortgage Products, Inc.,	:	
Mortgage Asset-Backed Pass-Through	:	
Certificates, Series 2005-Efc4	:	
Movant	:	11 U.S.C. §362
v.	:	
Michelle Nicole Archie a/k/a Michelle Nicole	:	
Carelock	:	
Respondents	:	